

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

Joan Foy Albright
Debtor

Joan Foy Albright
Movant,

v.

Ronda J. Winnecour, Chapter 13 Trustee,
Nationstar Mortgage
Respondents,

Bankruptcy No. 22-70395-JAD

Chapter 13

Related to Doc. #79

DEFAULT O/E JAD

x

ORDER

AND NOW, this 14th day of March, 2025, it is hereby ORDERED that:

1. The Modification Agreement between Joan Foy Albright and Nationstar Mortgage is approved.
2. The terms of the loan shall be as follows:
 - a. New Due Date: March 1, 2025, and each month thereafter
 - b. New Monthly interest Rate: 5%
 - c. Loan Term: 480 months
 - d. Maturity Date: February 1, 2065
 - e. Principal Balance: \$382,615.86
 - f. Deferred Balance: \$155,924.02\
3. The Debtor shall file an Amended chapter 13 Plan, or a proposed stipulated Order modifying Plan, within 14 days of the date of this Order.

BY THE COURT:



sjk

Jeffery A. Deller, Judge
U.S. Bankruptcy Court

FILED
3/14/25 10:19 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Joan Foy Albright
Debtor

Case No. 22-70395-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Mar 14, 2025

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2025:

Recip ID	Recipient Name and Address
db	+ Joan Foy Albright, 6683 Quaker Valley Road, P.O. Box 102, Alum Bank, PA 15521-0102

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor NATIONSTAR MORTGAGE LLC blemon@kmlawgroup.com lemondropper75@hotmail.com
Craig H. Fox	on behalf of Creditor Lendmark Financial Services LLC cfox@foxandfoxlaw.com, bankruptcy@foxandfoxlaw.com;foxandfoxattorneysatlaw@gmail.com
David A. Colecchia	on behalf of Debtor Joan Foy Albright colecchia542@comcast.net dcolecchia@my-lawyers.us;jschantz@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us;lawcareecf@gmail.com;sc hantz.justinp.r133647@notify.bestcase.com
Denise Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com
Justin P. Schantz	on behalf of Debtor Joan Foy Albright jschantz@my-lawyers.us

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Total Noticed: 1

colecchia542@comcast.net;sshipley@my-lawyers.us;skerr@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us;law
careecf@gmail.com;schantz.justinp.r133647@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 7